

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 09-20996-PHB**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis A Cruz-Garcia  
aka Luis Cruz  
1348 S Dawson St  
Seattle, WA 98108

Luz Maria Castaneda De Cruz  
aka Luz Cruz  
1348 S Dawson St  
Seattle, WA 98108

Social Security/Individual Taxpayer ID No.:

xxx-xx-6182

xxx-xx-5829

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **October 21, 2009**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: May 20, 2010

Philip H. Brandt  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 09-20996

User: jimk  
Form ID: b18

Page 1 of 2  
Total Noticed: 71

Date Rcvd: May 21, 2010

The following entities were noticed by first class mail on May 23, 2010.

db/jdb  
sr  
952060418  
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952060469  
952060471

+Luis A Cruz-Garcia, Luz Maria Castaneda De Cruz, 1348 S Dawson St, Seattle, WA 98108-2359  
+Litton Loan Servicing LP, c/o McCalla Raymer LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102  
Aegis Receivables Mgmt, Inc., Attn: Payment Processing, PO Box 3458, San Rafael, CA 94912-3458  
+American Mortgage Network, Inc., 2711 Centerville Road Ste 400, Wilmington, DE 19808-1645  
+Aspire, PO Box 105555, Atlanta, GA 30348-5555  
BECU, PO Box 97050, Seattle WA 98124-9750  
+Bank Of America (Bankrupt NC4-105-02-77), PO Box 26012, Greensboro, NC 27420-6012  
+Bank of America, PO Box 34563, Seattle WA 98124-1563  
+Chase Bank USA NA, c/o Creditors Bk Svc, PO Box 740933, Dallas TX 75374-0933  
+Childrens Place, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507  
+Citifingerhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820  
+Citibank, PO Box 6241, Sioux Falls, SD 57117-6241  
CollectCorp, PO Box 94014, Palatine, IL 60094-4014  
+Countrywide Home Lending, Attention: Bankruptcy SV-314B, PO Box 5170, Simi Valley, CA 93062-5170  
DEPARTMENT STORES NATIONAL BANK/MACYS, NCO FINANCIAL SYSTEMS, INC., PO BOX 137, COLUMBUS, GA 31902-0137  
+ERSolutions Inc., PO Box 9004, Renton, WA 98057-9004  
FIA Card Services aka Bank of America, POB 3001, Malvern, PA 19355-0701  
+Ginny's, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas TX 75374-0933  
+Ginnys, 1112 7th Ave, Monroe, WI 53566-1364  
Investment Mortgage Firm, c/o Moises Garcia, 140 S. 107th ST., Seattle, WA 98168-1346  
+Jefferson Capital Systems, LLC, 16 McLeland Road, St. Cloud, MN 56303-2198  
Juan Cruz, 25714 Pl 177th St SE, Covington, WA 98042  
+King County Treasury, 500 Fourth Avenue, Room 600, Seattle, WA 98104-2340  
+LTD Financial Services, 7322 Southwest Freeway, Ste 1600, Jouston, Texas 77074-2053  
+Litton Loan Servicing LP, Attention: Customer Service Department, 4828 Loop Central Drive, Houston, TX 77081-2212  
+Litton Loan Servicing, L.P., Bankruptcy Department, 4828 Loop Central Drive, Houston, TX 77081-2212  
Loyda Elizabeth Cruz, 25619 160th Pl SE, Covington, WA 98042  
+Merchants Me, PO Box 7416, Bellevue, WA 98008-1416  
+Midland Credit Mgmt, 501 NW Grand Blvd., Oklahoma City, OK 73118-6112  
+Mortgage Electronic Registration Systems, 1818 Library Street, Suite 300, Reston, VA 20190-6280  
+NCO Financial, PO Box 15630, Dept 99, Wilmington, DE 19850-5630  
+NCO Financial, PO Box 15636, Wilmington, DE 19850-5636  
+National Financial Group, 6110 Executive Blvd Ste, Rockville, MD 20852-3903  
Northwest Trustee Services, PO Box 997, Bellevue, WA 98009-0997  
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd Suite 100, Norfolk, VA 23502)  
+PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067  
+Palisad Collateral, Attention: Bankruptcy Department, PO Box 100018, Kennesaw, GA 30156-9204  
+Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208  
+Seattle Debt Law, LLC, 705 Second Ave. Suite 1050, Seattle, WA 98104-1759  
+Serafina Garcia, 25617 160th PL SE, Covington, WA 98042-8296  
+Sound Real Estate Network LLC, c/o Nick Weaver, 16310 118TH CT NE, Bothell, WA 98011-9421  
+TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
+Trident Asst, 5755 Northpoint Pkwy Ste, Alpharetta, GA 30022-1142  
++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Services, P.O. Box 5229, Cincinnati, OH 45201)  
++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)  
++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO Box 1800, Saint Paul, Minnesota 55101-0800)  
US BK RMS, CB Disputes, St Louis, MO 63116  
US Bank National Association ND, PO BOX 790408, St. Louis, MO 63179-0408  
+West Asset Purchasing, 101 Convention Center St, Las Vegas, NV 89109-2001

The following entities were noticed by electronic transmission on May 21, 2010.

tr  
smg  
cr  
952060420  
952060422  
952060423  
952060425  
952060424

+EDI: QBPKEGRIEMAN.COM May 21 2010 19:48:00 Bruce P Kriegman, 600 University Street, Suite 2100, Seattle, WA 98101-4161  
EDI: WADEPREV.COM May 21 2010 19:48:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
EDI: ECAST.COM May 21 2010 19:48:00 eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480  
+EDI: ARROW.COM May 21 2010 19:48:00 Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610  
+EDI: ACCE.COM May 21 2010 19:48:00 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036  
EDI: ARSN.COM May 21 2010 19:48:00 Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046  
+EDI: BANKAMER2.COM May 21 2010 19:48:00 Bank Of America, PO Box 1598, Norfolk, VA 23501-1598  
EDI: BANKAMER.COM May 21 2010 19:48:00 Bank of America, PO Box 15026, Wilmington, DE 19850-5026

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The following entities were noticed by electronic transmission (continued)

952060427 +EDI: CAPITALONE.COM May 21 2010 19:48:00 Capital One, Attn: C/O TSYS Debt Management,  
PO Box 5155, Norcross, GA 30091-5155  
952060428 +EDI: CHASE.COM May 21 2010 19:48:00 Chase, 201 N. Walnut St//del-1027,  
Wilmington, DE 19801-2920  
952060430 +EDI: CITICORP.COM May 21 2010 19:48:00 Childrens Place, Attn.: Centralized Bankruptcy,  
PO Box 20507, Kansas City, MO 64195-0507  
952060432 +EDI: CITICORP.COM May 21 2010 19:48:00 Citibank, PO Box 6241, Sioux Falls, SD 57117-6241  
952060437 +EDI: AMINFOFP.COM May 21 2010 19:48:00 First Premier Bank, PO Box 5524,  
Sioux Falls, SD 57117-5524  
952060436 +EDI: AMINFOFP.COM May 21 2010 19:48:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
952060438 +EDI: RMSC.COM May 21 2010 19:48:00 GEMB/JC Penney, Attention: Bankruptcy, PO Box 103106,  
Roswell, GA 30076-9106  
952060439 +EDI: RMSC.COM May 21 2010 19:48:00 Gemb/QVC, PO Box 971402, El Paso, TX 79997-1402  
952060441 +EDI: IRS.COM May 21 2010 19:48:00 Internal Revenue Service, PO BOX 21126,  
PHILADELPHIA, PA 19114  
952060442 +EDI: IRS.COM May 21 2010 19:48:00 Internal Revenue Service, PO BOX 21125,  
PHILADELPHIA, PA 19114  
952060450 +EDI: RESURGENT.COM May 21 2010 19:48:00 Lvnv Funding LLC, PO Box 740281,  
Houston, TX 77274-0281  
952060451 +EDI: TSYS2.COM May 21 2010 19:48:00 Macys, PO Box 8053, Mason, OH 45040-8053  
952060453 +EDI: MID8.COM May 21 2010 19:48:00 Midland Credit Management, PO Box 60578,  
Los Angeles, CA 90060-0578  
952081003 +EDI: MID8.COM May 21 2010 19:48:00 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
952060465 +EDI: WTRRN BANK.COM May 21 2010 19:48:00 Target, PO Box 9475, Minneapolis, MN 55440-9475  
952060467 +EDI: URSI.COM May 21 2010 19:48:00 United Recovery Systems, PO Box 722929,  
Houston, TX 77272-2929

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Litton Loan Servicing LP

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2010

Signature:

